

Certificate Number: 15111-PAW-DE-028443302

Bankruptcy Case Number: 11-27630



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 4, 2016, at 2:02 o'clock PM EST, Michael James Gedman completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 4, 2016 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education